

**GOVERNMENT OF INDIA
MINISTRY OF HOUSING AND URBAN AFFAIRS
LOK SABHA
STARRED QUESTION NO. 71
TO BE ANSWERED ON DECEMBER 07, 2023**

LOAN APPLICATIONS UNDER PM SVANIDHI SCHEME

**NO. 71. DR. DNV SENTHILKUMAR S:
SHRIMATI SUPRIYA SULE:**

Will the Minister of HOUSING AND URBAN AFFAIRS be pleased to state:-

- (a) the details and the number of loan applications received, approved and loan amount disbursed to street vendors under the PM SVANidhi Scheme in the State of Tamil Nadu, Maharashtra, Odisha and Andaman & Nicobar Islands;**
- (b) whether the loan amount is directly disbursed by lending institutions to the beneficiaries of the PM SVANidhi scheme and if so, the details thereof;**
- (c) the details and the number of financial literacy and capacity building programmes conducted by the Government and the number of applications received along with the users of web portal under PM SVANidhi Scheme in country, State/district-wise, particularly in Tamil Nadu;**
- (d) whether the Government has taken any steps to encourage participation of private banks and enhance their share in the**

total sanctions and disbursements under the scheme and if so, the details thereof;

(e) the steps taken by the Government for financial inclusion of more and more vendors and also for improvement of their living conditions ;

(f) the total number of vending certificates or Identity Cards (ID cards) issued to street vendors in Maharashtra by Urban Local Bodies (ULBs) during last three years and current financial year, district-wise ;

(g) whether the Government has taken notice of the cases of ULBs refusing to issue vending certificates or ID cards across the country; and

(h) if so, whether any appellate mechanism exist in this regard and if so, the details thereof?

ANSWER

THE MINISTER OF HOUSING AND URBAN AFFAIRS

(SHRI HARDEEP SINGH PURI)

(a) to (h): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO THE LOK SABHA STARRED QUESTION NO. 71 DUE FOR ANSWER ON 07.12.2023 REGARDING LOAN APPLICATIONS UNDER PM SVANIDHI SCHEME.

(a): The details of the number of loan applications received, sanctioned and loan amount disbursed to street vendors under the Pradhan Mantri Street Vendor's AtmaNirbharNidhi (PM SVANidhi) in the State of Tamil Nadu, Maharashtra, Odisha and Andaman & Nicobar Islands are at Annexure-I.

(b): Yes. The loan amount is directly disbursed by lending institutions to the beneficiaries of the PM SVANidhi scheme. The details of total amount of loan disbursed lending institution-wise participating in the PM SVANidhi scheme are at Annexure-II.

(c): Digital onboarding of street vendors is an integral component of PM SVANidhi Scheme. As such, on-boarded beneficiaries are trained in debit and credit transactions by conducting penny drop transaction by the concerned Lending Institutions. So far, over 31.44 lakh street vendors are digitally active.

In addition, the guidelines of "Support to Urban Street Vendor (SUSV)" under centrally sponsored scheme of Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM) prescribe that Urban Local Body (ULB) will organize sessions on financial literacy for identified street vendors with support of resource organization and field staff.

As on 29.11.2023, a total of 96.34 lakh eligible applications have been received under the PM SVANidhi Scheme. The details of number of eligible applications received alongwith the users of web portal under PM SVANidhi Scheme across the country including district-wise data for the state of Tamil Nadu are at Annexure-III. Apart from this, there are 2,22,788 institutional users onboarded on PM SVANidhi Portal.

(d): Yes. Ministry of Housing & Urban Affairs (MoHUA) & Department of Financial Services (DFS) regularly conduct joint/separate review meetings with the Lending Institutions including private sector banks, to improve their performance under the Scheme. As on November 29, 2023, Private Sector Banks have disbursed 1,26,090 loans amounting to Rs. 153.76 crore.

(e): The PM SVANidhi Scheme has been made available to all street vendors vending in urban areas. Further, the lending under the Scheme has been extended beyond 31st March, 2022 to December, 2024. This would help in getting more and more vendors under the ambit of the Scheme.

'SVANidhi se Samridhhi' component under the PM SVANidhi Scheme, launched on 04 January, 2021, to build safety net for the beneficiaries' families for improving their living conditions.

It aims to link the beneficiaries families to existing eight welfare schemes of the Government of India, targeting their holistic development and socio- economic upliftment. These schemes are PM Jeevan Jyoti Bima Yojana, PM Suraksha Bima Yojana, PM Jan

Dhan Yojana, One Nation One Ration Card, PM Shram Yogi Maandhan Yojana, Registration under Building and other Construction Workers (BoCW), Janani Suraksha Yojana and PM Matru Vandana Yojana.

(f): During last three years and current financial year upto 29.11.2023, total 29,987 Certificate of Vending (CoVs) and 21,683 Identity Cards (ID cards) have been issued to the street vendors by the Urban Local Bodies in the State of Maharashtra. District-wise details are at Annexure-IV.

(g) & (h): As per the provision of Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014, issuance of CoV and ID Card is the responsibility of Town Vending Committee under administrative control of State Govt. Section 20 of the said Act empowers the appropriate Government to constitute one or more Grievance Redressal Committee (GRC) for the purpose of addressing the grievances or disputes of street vendors.

ANNEXURE-I REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 71 TO BE ANSWERED ON DECEMBER 07, 2023

STATEMENT SHOWING THE DETAILS OF THE NUMBER OF LOAN APPLICATIONS RECEIVED, SANCTIONED AND LOAN AMOUNT DISBURSED TO STREET VENDORS UNDER THE PM SVANIDHI SCHEME IN THE STATE OF TAMIL NADU, MAHARASHTRA, ODISHA AND ANDAMAN & NICOBAR ISLANDS

(As on 29.11.2023)

S No.	Name of State/UT	Eligible Loan Applications	Applications Sanctioned	Loan Disbursed	Disbursed Amount (in Rs. Crore)
1.	Tamil Nadu	6,58,158	4,89,118	4,61,079	593.9
2.	Maharashtra	11,13,464	8,68,133	7,82,013	933.1
3.	Odisha	1,08,266	84,959	79,919	113.7
4.	Andaman & Nicobar Islands	1,038	926	877	1.3

Data Source:- PM SVANidhi Portal

ANNEXURE-II REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 71 TO BE ANSWERED ON DECEMBER 07, 2023

STATEMENT SHOWING LENDING INSTITUTION-WISE DETAILS OF TOTAL AMOUNT OF LOAN DISBURSED UNDER PM SVANIDHI SCHEME

(As on 29.11.2023)

S. No.	Type of Lending Institution	Total Loan Disbursed	Amount of Loan Disbursed (In Rs. in Cr)
1	PSB - Public Sector Banks	68,25,004	8,977
2	Pvt. Banks	1,25,852	153
3	SFB - Small Finance Banks	12,476	15
4	NBFC - Non Banking Financial Companies	89	0.089
5	State Co-operative Banks	1,19,108	158
6	MFI - Microfinance Institutions	11,872	17
7	Urban CO-operative Banks	2,117	3
8	RRB -Regional Rural Banks	2,81,803	379
9	DCB - District Cooperative Bank	18,811	20
	Total	73,97,132	9,722.089

Data Source:- PM SVANidhi Portal

ANNEXURE-III REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 71 TO BE ANSWERED ON DECEMBER 07, 2023

STATEMENT SHOWING THE DETAILS OF NUMBER OF ELIGIBLE APPLICATIONS RECEIVED ALONG WITH THE USERS OF WEB PORTAL UNDER PM SVANIDHI SCHEME ACROSS THE COUNTRY INCLUDING THE STATE OF TAMIL NADU.

(As on 29.11.2023)

S.No.	State Name	Total Eligible Applications	Total Users of Web Portal
1	ANDAMAN AND NICOBAR ISLANDS	1,038	617
2	ANDHRA PRADESH	4,95,186	4,24,805
3	ARUNACHAL PRADESH	7,785	7,211
4	ASSAM	1,62,215	1,62,257
5	BIHAR	1,93,473	1,87,054
6	CHANDIGARH	9,685	6,226
7	CHHATTISGARH	1,32,804	1,19,010
8	Daman And Diu And Dadra And Nagar Haveli	3,039	2,533
9	DELHI	2,77,704	2,55,201
10	GOA	2,883	1,893
11	GUJARAT	6,92,098	6,58,645
12	HARYANA	2,50,148	2,45,347
13	HIMACHAL PRADESH	9,892	6,185
14	JAMMU AND KASHMIR	33,702	20,496
15	JHARKHAND	1,34,312	1,24,192
16	KARNATAKA	5,18,883	4,89,304
17	KERALA	96,692	90,690
18	LADAKH	854	480
19	LAKSHADWEEP	-	-
20	MADHYA PRADESH	12,66,318	9,63,690
21	MAHARASHTRA	11,13,464	11,67,920
22	MANIPUR	22,186	17,483
23	MEGHALAYA	3,847	3,525
24	MIZORAM	2,745	2,460
25	NAGALAND	5,111	3,970
26	ODISHA	1,08,266	81,688
27	PUDUCHERRY	4,775	3,817
28	PUNJAB	2,26,170	2,30,014
29	RAJASTHAN	2,64,835	2,48,214
30	SIKKIM	1,132	1,186

S.No.	State Name	Total Eligible Applications	Total Users of Web Portal
31	TAMIL NADU	6,58,158	5,64,931
32	TELANGANA	7,48,951	5,23,903
33	TRIPURA	8,110	6,135
34	UTTAR PRADESH	18,97,398	17,91,191
35	UTTARAKHAND	40,817	31,439
36	WEST BENGAL	2,39,555	2,40,589
	Grand Total	96,34,231	86,84,301

Data Source:- PM SVANidhi Portal

STATEMENT SHOWING THE DISTRICT WISE DATA OF NUMBER OF ELIGIBLE APPLICATIONS RECEIVED ALONGWITH THE USERS OF WEB PORTAL UNDER PM SVANIDHI SCHEME IN THE STATE OF TAMIL NADU

District Name	Total Eligible Applications	Total Users Of Web Portal
ARIYALUR	1,455	1,217
CHENGALPATTU	7,597	7,037
CHENNAI	1,57,888	1,31,402
COIMBATORE	52,551	43,865
CUDDALORE	17,013	14,337
DHARMAPURI	4,095	4,270
DINDIGUL	18,046	15,531
ERODE	17,612	15,903
KANCHIPURAM	26,998	24,098
KANNIYAKUMARI	17,126	13,108
KARUR	7,482	6,180
KRISHNAGIRI	6,673	5,903
MADURAI	34,518	27,635
NAGAPATTINAM	7,695	6,340
NAMAKKAL	11,196	10,047
PERAMBALUR	1,419	1,377
PUDUKKOTTAI	5,470	4,427
RAMANATHAPURAM	7,728	5,974
Ranipet	2,332	2,210
SALEM	37,872	36,744
SIVAGANGA	6,604	5,955
TENKASI	5,019	4,264
THANJAVUR	16,199	13,380

District Name	Total Eligible Applications	Total Users Of Web Portal
THE NILGIRIS	8,846	7,190
THENI	15,638	11,803
THIRUVALLUR	12,833	11,308
THIRUVARUR	5,856	5,062
TIRUCHIRAPPALLI	28,967	24,885
TIRUNELVELI	17,203	14,145
Tirupathur	3,943	3,400
TIRUPPUR	23,751	22,022
TIRUVANNAMALAI	9,888	10,977
TUTICORIN	14,299	12,118
VELLORE	20,790	18,191
VILLUPURAM	12,281	11,512
VIRUDHUNAGAR	13,275	11,114
GRAND TOTAL	6,58,158	5,64,931

Data Source:- PM SVANidhi Portal

ANNEXURE-IV REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 71 TO BE ANSWERED ON DECEMBER 07, 2023

STATEMENT SHOWING YEAR-WISE DETAILS OF CERTIFICATE OF VENDING (COV) AND ID CARDS ISSUED IN MAHARASHTRA DURING LAST FIVE YEARS AND CURRENT YEAR

(As on 29.11.2023)

S. No	District Name	ULB Name	2020-2021		2021-2022		2022-2023		2023-2024 (upto 29.11.2023)	
			No. of CoV	No. of ID card	No. of CoV	No. of ID card	No. of CoV	No. of ID card	No. of CoV	No. of ID card
1	Amravati	Amravati	0	0	0	2,120	0	0	0	0
2		Chandur Railway	0	0	0	145	0	0	0	0
3	Aurangabad	Sillod	0	0	0	0	0	75	0	0
4	Buldhana	Deolgaon Raja	0	10	0	0	0	0	0	0
5		Shendurjana	0	286	0	0	0	0	0	0
6		Sindkhed Raja	1	0	0	0	106	61	0	0
7	Chandrapur	Brahmapuri	0	422	0	0	0	0	0	0
8	Kolhapur	Paranda	0	0	0	0	0	168	0	0
9	Latur	Latur	0	0	1	0	0	0	710	0
10	Osmanabad	Tuljapur	0	434	8	0	0	0	0	0
11	Parbhani	Jintur	0	0	0	768	0	0	0	0
12		Manwath	0	0	0	0	0	70	0	0
13		Parbhani	0	0	0	0	0	556	0	1,256
14		Pathri	0	0	0	0	0	480	0	0
15		Purna	0	0	0	0	0	299	0	0
16	Pune	Pimpri-Chinchwad	5,704	0	0	0	0	0	0	0
17		Pune	21,592	0	0	0	0	11,696	0	0
18	Sangli	SangliMirajKupwad	0	1,275	0	0	0	1,562	0	0
19	Thane	Thane	1,865	0	0	0	0	0	0	0
		Total	29,162	2,427	9	3,033	106	14,967	710	1,256

Data Source: - Government of Maharashtra
